

SPRIT OF THE PRESS.

Editorial Opinions of the Leading Journals upon Current Topics—Compiled Every Day for the Evening Telegraph.

THE DARREN SHIP CANAL PROJECT—BRITISH INTERFERENCE.

From the N. Y. Herald.

England can no more change her jealous and selfish character where the progress and great national interests of the United States are concerned than the leopard his spots or the Ethiopian his skin. Indeed, she is and has always been very jealous of commercial rivals, though more particularly so of this country. History abounds with facts to show this. The latest example of her jealousy and selfishness, according to our Washington news, is in the case of the Darien ship canal project. The first despatch from Washington to the New York press intimated that the British Minister, Mr. Thornton, would remonstrate with our Government against the exclusive privileges granted to the United States by New Granada and the independent action of this country in the matter of a ship canal across the Isthmus of Darien. The despatch which we published yesterday from Washington gave a milder phase to the question of British interference, but it seems probable that Great Britain is about to interpose in some way. In a despatch published Wednesday this interposition is put in a mild diplomatic style. The words are:—"It is, nevertheless, probable that some discussion will occur between the United States and Great Britain as to the right of the former to make a treaty for exclusive privileges with any of the Central American powers."

It is intimated that Great Britain may claim that, under the Clayton-Bulwer convention of the 19th of April, 1850, all projects for the construction of a ship canal across the isthmus which connects North and South America should be under the control of both powers. That convention, it will be remembered, was made with special reference to the Nicaragua route, and provided that neither of the powers should exercise exclusive control over any canal that might be made there, and that neither should colonize, fortify, or exercise any exclusive dominion over Nicaragua, Costa Rica, the Mosquito coast, or any part of Central America. It is said that the eighth article of this convention is the one upon which Great Britain relies particularly for establishing her claim to an equal control over and participation in any canal or railway across the isthmus connecting South and North America. That article says the two governments, "to accomplish a particular object and to establish a general principle, agree to extend their protection by treaty stipulation to any other practicable communications than the Nicaragua route, whether by canal or railway, across the isthmus which connects North and South America, and especially to the interoceanic communications, should the same prove to be practicable, which are now proposed to be established by the way of the United States or Panama." Excluding the circumlocution of diplomatic language and details in the rest of the eighth article and the convention generally, this is the gist and substance of the matter.

It is a question whether Darien, which politically belongs to New Granada and to South America, comes within the meeting of the convention, which only covers Central America. This might be a question for a great deal of diplomatic palaver. Nor do we care to enter into it here. If the convention can be construed to give England an equal control over the work and management of a Darien canal on the same footing or to place her on the same footing or international footing with this country in American affairs, the sooner that convention is abrogated the better. The making of it was a stupid piece of business on our part, and shows how far superior British statesmen and diplomats were to our own. It recognized a principle which we should never have acknowledged. It put Great Britain, which is an European power, and which has but limited interests comparatively in this hemisphere, on a footing with the American republic, which has peculiar and far greater interests, both political and commercial, in all the countries of America. More than that, the opening of a ship canal through Central America is necessary to connect the commerce of one portion of the United States—the Pacific States—with the other portion on the Atlantic side. There was not and is not any equality in the conditions or interests of the two nations connected with a ship canal across any part of Central America. The United States, in accordance with the broad and liberal policy it always pursues in international matters, will, of course, offer every facility to England and all other nations should it make a ship canal across the isthmus; but we should never admit that any of the European powers are on an equality with this country in questions pertaining to America. The Clayton-Bulwer treaty was a blunder, therefore, and the time has come when this great Republic should shake off its swaddling clothes and assert the policy of America for the Americans. If Great Britain demurs to this, or attempts to interfere in the great work we have commenced to survey and have made a treaty with New Granada for—the cutting of a ship canal across the Isthmus of Darien—the Government should at once give notice to abrogate the Clayton-Bulwer convention, or any other that may stand in the way of this work or of our control over American affairs.

It is hard, we know, for England to give up her assumption and that patronizing affected superiority with which she has been accustomed to treat the United States. It took her a long time to learn that this country was an independent nation, equal in rights and privileges to herself. She has always been disposed to treat the United States as a parrot does his offspring. Many years after our independence we had to go to war with her to assert our equality. Even yet she is jealous of our growth, power, and influence. She never loses an opportunity to checkmate us. Under the pretense of friendship, and with a patronizing air, she exhibits her jealousy and selfishness whenever a question concerning the progress or power of this republic comes up. This has been seen in our late war, in the Mexican question, in the Cuban and St. Domingo questions, and at other times. Though she does not talk or act so boldly as in former times, she pursues the same inimical policy in a tortuous and insidious manner. Heretofore we have been weak in our foreign and other European powers' presumptions. The only really bold course our Government has taken with any of these powers of late years was with regard to the Mexican invasion, and then it was forced to take the course it did by the thunders of the press and the power of public opinion. This mighty republic is now a giant among nations. It should lay down and follow a policy of its own with regard to all matters pertaining to America. Let European nations confine themselves to their own continent. We do

not want to, and will not, interfere with them. But here we must be the dominating power, and we ought to let the world know the fact.

CO-OPERATIVE HOUSEKEEPING.

From the Chicago Tribune.

One of our most experienced Chicago builders, who is already in receipt of a considerable rent-roll from the erection of a good class of residences for rental, is considering the expediency of erecting a block adapted especially to a joint system of providing and cooking the meals for all the tenants of the block, though without any of the risks or embarrassments of the communists, joint-stock, or even co-operative plans. Each residence or tenement will contain only those apartments in which the families actually live—their parlors, sitting, dining, and sleeping rooms—without kitchen, laundry, kitchen-closets, or store-rooms. Each family will dispense with cook and laundress, avoiding the board and wages of servants altogether, or of all but such as may be needed for the care of children. The kitchen and laundry business of the entire block will be done at one commodious kitchen and laundry, located in the centre of the block, and with which all the dwellings communicate by bells and signals. While such a mode of constructing the buildings would facilitate the joint stock or co-operative plan of running the kitchen and laundry, yet it is not believed that in many cases this would be desirable. It is expected that the kitchen and laundry will be rented, separately from the dwellings, to one or two persons, who would find a profitable business of furnishing all the tenants with their meals, washing, and ironing, at rates lower than could be provided for themselves. Each tenant would buy in advance one or two hundred tickets or checks, representing the prices of the various articles or services to be furnished. He would be at full liberty, though at somewhat greater inconvenience, to get them elsewhere if they were not furnished at fair prices and of good quality and style at the common *cuisine*. Each tenant would be as independent of the others as the guests at a hotel, while all would enjoy the advantages of proficient cooking and expert laundry work at a diminution in expenses somewhat as follows:—Suppose there are fifty dwellings in the proposed block, the rent of which, by dispensing with kitchen, laundry, and servants' rooms, is reduced from \$1000 to \$750 each. Here is a total saving in rent of \$7500. Suppose the fifty families to average a reduction of three servants to every two families, or thirty-three servants for the entire block:—

Table with 2 columns: Item and Amount. Wages of 33 servants at \$3.50 per week, for one year: \$4155. Board of the same, at \$2 per week: \$2800. Wages of 10 kitchen boys, at \$2.00 per week: \$2200. Saving in rent as above: 7500. Total: \$16655.

If, therefore, it would cost \$24,000 for the mere rent, labor, and wages of the central *cuisine* and laundry, in doing the work of fifty families, the families would save nothing, except by getting rid of the care of servants and the trouble of housekeeping. But it is believed that one competent manager, whose services could be procured for \$3000 a year, would make the labor of ten servants in the *cuisine* accomplish more than that of the thirty-three in private families, and that \$1000 would be a large rent for the *cuisine* and laundry itself. If so, the cost of the *cuisine* and laundry would be somewhat as follows:—

Table with 2 columns: Item and Amount. Rent of *cuisine* one year: \$1000. Wages of master of *cuisine*: \$3000. Wages of ten servants, *cuisine*: \$2800. Board of ten servants, *cuisine*: \$2800. Total: \$8400.

This would leave a saving of actual cost in the single items of rent and labor of \$15,655, or, in named terms, two-thirds of the present cost of obtaining the same service. This cost should naturally divide itself equitably between the *maitre de cuisine* and his fifty customers in the form of reduced prices and better fare. But a more important means of economy would be in the purchase of food and provisions at wholesale prices and by fair weight and measure, instead of at the high profits charged, and false weights and measures given to those who keep house by buying in small quantities and of the retailers. Indeed, it is doubtful whether an establishment skilfully run would not save as much in the cost of food and provisions as in that of rent and labor. Should any such results be obtained, the plan would seem to combine the advantages of hotel life with those of private residence. Freedom from at least one-half the cares of housekeeping would give the women of such families greater leisure for society and the culture of their children, and other duties, while the general reduction of expenses, if practicable, would be a welcome boon to men of business.

LAW OF MARRIAGE IN PENNSYLVANIA.

From the Pittsburg Commercial.

Wilkie Collins, in his skilfully constructed and intensely dramatic story called "Man and Wife," now in course of publication in Harper's Weekly, brings prominently into public view an odious and restrictive statute in Ireland and the Scotch law, regulating the whole subject of marriage. Twenty years ago Dickens exposed the ignorance and dreary tyranny of the English school, and the misery and cruelty of the English workhouse. Charles Reade has laid bare the dreadful wrongs and horrors of the English private madhouse, and of the English county prisons of a later day. "Nicholas Nickleby" and "Oliver Twist," "Hard Cash" and "Never too Late to Mend," have pleaded more eloquently and more successfully in the interests of humanity and reform than the excellent Wilberforce in his most earnest efforts, and the philanthropic Howard by his deeds of noble charity. If the modern novel has sometimes scattered the seeds of moral disease, it cannot be denied that it has also often brought healing on its wings for great social and political disorders. Wilkie Collins is making a very interesting book. He deals in the solidly real, rather than the ideal. His style is altogether narrative; there is nothing of the air of romance in the story he tells. It is a probable story; it might be a real history. Excepting names and "rounding incidents," the writer probably relates actual occurrences—if fictitious, the verisimilitude is perfect. If Mr. Collins be imaginative at all, his imagination takes no lofty flight. His genius is dramatic, and no writer of the century has equalled him in the power of so presenting ordinary facts and incidents as to excite the sensibilities and arouse the passions of his readers. The author of "Man and Wife" has two ulterior objects sufficiently developed already in the published chapters of his yet unfinished work. The one is to call the attention of the British public to the existence of that hateful, tyrannical Irish statute which rendered Anne Sylvester's mother's marriage null and void, because, herself being a Catholic, the man she took for her husband and who took her for his wife had not at the time of the marriage ceremony been a Catholic for

more than thirty days. The other is to expose what Mr. Collins evidently regards as the distressing uncertainty or barbarous laxity of the Scotch law of marriage, under which Arnold Brinkworth and Anne Sylvester, neither wishing nor intending to marry the other, were innocently placed in such circumstances that Scotch lawyers could not agree as to whether the law would regard them as man and wife.

The civilized world owes the distinguished author a debt of gratitude for dragging out of darkness into the light of day the hateful and iniquitous Irish anomaly which still disgraces the British statute book. He has rendered a substantial service in the interest of justice, morality and religion.

But the case he makes against the Scotch law is not by any means so clear and strong. Under the law of Scotland marriage is a civil contract merely, without legal restrictions of any character. *Consensus facit matrimonium*. Consent makes marriage. The parties must be able to contract—that is to say, must be free from personal disabilities, such as idiocy, lunacy, childhood, or actual existing marriage. They must be willing to marry each other and must intend to marry. The purpose to marry each other must be carried into effect—they must actually marry. No form of words is necessary. The contract need not be in writing. The presence of a priest or preacher, of a judge or magistrate, is not indispensable. Banns need not be published; no license is wanted; no record need be made. Marriage has no sacred nor even solemn legal character in Scotland. It is a civil contract merely and simply, differing in no material respect from other civil contracts, except that it is indissoluble by the act of the parties. Such is the law of Pennsylvania to-day. The various denominations of Christians have their own regulations governing the subject. One branch of the Church declares marriage to be a sacrament; others, perhaps all, surround it with solemn observances. The law permits and respects these regulations and the practice of these ceremonies, but does not recognize them as having any binding force. Neither Scotch nor Pennsylvania law will infer marriage from mere cohabitation, because actual, executed consent constitutes the relation. But actual, executed intention, however proven, makes marriage both in Scotland and Pennsylvania.

Now Mr. Wilkie Collins labors to show that the Scotch law of marriage (which is identical with the Pennsylvania law) sets traps for innocent persons who do not intend to marry. But the case he puts does not prove it. A lady went to the Craig Fernie Inn, declaring herself to be a married woman, and expecting her husband to meet her there. The man came to the inn on the evening of the same day, represented himself to be the husband of the lady, addressed her as his wife in the presence of the landlady and servants, supped with her privately, and remained overnight at the inn, the two occupying adjoining and communicating apartments. They were not man and wife, and did not mean to become such. They were persons of respectable character, and their intentions as respected each other were pure and honest. But the gentleman, to serve a friend and protect the lady, assumed a false character, and the lady herself remained silent when truth required her to speak. This was no marriage under the Scotch law; but the parties, by the false declaration of both, and by the deception practiced by one, and the assenting silence of the other, had evidence of marriage against themselves. This evidence might or might not be regarded by Scotch lawyers, and Pennsylvania lawyers too, as establishing a *prima facie* case of marriage. In the strongest view of it as against the parties, the burden was on them to show that they were not married. The question which the case presents is not one of the law of marriage—it is a question of the weight of evidence merely, in reference to which lawyers as well as jurors might differ. The laws of all civilized countries presume that sane persons contemplate the consequences of their own acts, and that their declarations against their own interests are presumptively true. The Scotch law of marriage set no trap for the parties who met at the Craig Fernie Inn; but their own imprudence, the misrepresentations of both as to their true positions, and the double treachery of a third person who was the pretended friend of one and the affianced husband of the other, led them into a labyrinth of troubles. This is the whole case, and the author might, with the same reason, declaim against the general law of contracts, because it does not insure against the consequences of one's own imprudence, deception, or folly, or the dishonesty or treachery of others.

If Wilkie Collins would direct his attention to the operations of the English laws regulating marriage and divorce, how many innocent women have been betrayed into mock marriages, under forged licenses, with ceremonies performed by villains who personated priests; how many persons in England are living in a state of legal concubinage for want of compliance with the onerous and expensive restrictions which English laws impose, he might possibly be induced to look with more charity upon the marriage laws of a country where mock marriages are impossible and concubinage is almost unknown. He might find crimes to expose and dreadful social evils, traceable, in part, to unnecessary and unwise restriction of the right to marry—a work for which he has both the heart and genius.

A TILT AT TILTON.

From the Cincinnati Commercial.

Theodore Tilton is the editor of the New York Independent, a moral, dry goods advocate of isms that tend to free love and a general unsettling of all that we hold dear, and dear to God, and the other is putting money in the pocket of its proprietors. Some fourteen years since, Doctor Gamaliel Bailey, a great man whose heart only equalled his brain, said that the Independent was corrupt, and its proprietors unprincipled money-getters. That was the condition of the Independent then, and it has been failing ever since. Under the guise of religion it puffs dry goods, and we speak advisedly when we say that the columns are, and ever have been, open to purchase, and any quackery possessed of sufficient coin can find insertion and a religious tinge to make it acceptable. Theodore's business in Washington was to work the Independent into the lobby, and to this end he sniled and flattered and bumped his empty head upon the floor in the presence of men as corrupt but not so weak as himself. He failed dismally, and through his failure came near losing the confidence of his employer. One fact alone sustained him, and that was that he could do more dirty work under a religious guise than any creature the sharp, money-getting, unprincipled proprietor could find. How Theodore has since been worked to increase the circulation and extend the influence of this vile sheet would make an additional chapter in the life of Count Fathom. Among the latest is a pretended attempt to harmonize the different factions of the strong-minded women. Theodore advertises his journal by calling on all the women of the United States to forward him their names. The response will be a copy of the Independent. In the meantime Theodore has himself elected President of the Harmonized Peticot Association, and demonstrates equality by showing that if the women are to be necessary to serve as men, here is one man weak enough to be a woman. Small wonder that such large-brained feminines as Mrs. Stanton and Julia Ward Howe shout out their wrath and indignation at such a silly and ridiculous intruder. And now we have a tremendous illustration, commemorative of the Independent's twenty-one years of sinful existence, in which Theodore is represented as an angel blowing a ram's horn at the Catholic Church. Had Theodore been represented as rising from a store-box with the horn of plenty, pouring out jobs, instead of Gabriel's trumpet, it would have been far more illustrative, because true. The New York Independent is a representative of a class far too prominent and powerful in our country. The Republican party in its first organization based its platform upon human rights and made such an appeal to the moral sense and generous impulses of humanity that it swept the country. Its success has proved suggestive to hypocrites and rogues. Every vile scheme of plunder is now sugar coated with religious pretense—and almost every reform movement prevails. Such journals as the Independent are not slow to seize on and follow up such efforts, and the louder their voices the deeper their villany. Thousands of good but credulous people take and read the Independent, believing that it is sincere as it professes to be earnest, and the principles of the family are slowly sapped and undermined. In this way a deadly poison is flowing unseen and unheeded into the very foundations of our social and political fabric. It is time for the honest and thoughtful to protest against this evil.

A DEAD RENEGADE.

From the New Orleans Picayune.

To Virginians, the shameful defection of Thomas to the Southern cause was peculiarly humiliating, as his career in Mexico had enlisted the pride and admiration of that noble and generous people. His name, joined with that of Winfield Scott, whom he resembled not a little in personal appearance, will go down to posterity, covered with their reprobation. He was alone, among his family, in this treachery to his native land, for his brother was an officer in the Confederate army, and a spirited and patriotic sister, one of these Virginia matrons who stood out during the desolation of their proud old Commonwealth by the Federal armies, in the resplendent majesty of devotion and self-sacrifice, is reported to have answered an application for the sword which the State had presented to her recreant brother, by saying that he should not have it, as Virginia had presented it to a son of whom she was then proud, but that the hand of a traitor should never grasp it. But the man has gone to his last account, having by his offenses sacrificed all claim to a niche in the same commemorative temple of great Virginians with Lee and Stonewall Jackson, and won only the very contempt of a government which honors with the ruthless desolators or tyrannical oppressors of his native soil, and of his nearest kindred. Few should envy him such a fate.

WHAT ARE "WOMAN'S RIGHTS"?

From the N. Y. Times.

They are these, according to the leaders and followers of the "Woman's rights movement":—"To practice the same professions and occupations as men. To be treated as the equal of men in all relations of life. To be admitted freely to competition with men in every field of labor or thought, and not to have the 'weakness of their sex' even alluded to, since that can only be regarded as an insult. Very good! So far, all is clear. But now observe what follows. Women do occasionally manage to pursue the same occupations as men, and all goes on pretty well until some one dares to treat them precisely as men are treated—that is, with criticism—plain, straightforward, it may be severe criticism. Then at once a shriek ascends to the skies. All the advocates of "woman's rights" rally forth in a body and cry out, "Do not criticize a woman—she is a weak creature, and ought to be held sacred. Remember her sex." It is of no use to answer that if women claim all the "liberties and privileges" of men they must expect to suffer some of the penalties to which men are also liable. When a woman declares that she wishes to experience the same treatment as men in the contests of life, she means that she wants all sorts of exceptions to be made in her favor. She must be fenced round, and protected from the sharp wind of criticism. She will throw aside her sex except when she can use it as a shield.

Most people have foreseen that this would be the result of conceding to women the rights they ask. In reality they are not prepared to fight the battle of life from man's standpoint. They are to have the privilege of saying or doing what they like, and no one is to contradict or thwart them for fear of hurting their feelings. You must no more answer them than answer a parson in the pulpit. So that eventually the field of human exertion is likely to be covered with competitors who will demand to be treated like so many Popes. They will criticize, but must not be criticized in return. They will take the wages of men, if they can get them, but they will not work for those wages like men; they will not face good report and evil report, or bear any of the hard knocks which are apt to be distributed in life. They will always have the plea, "I am only a woman," on their tongues. Is this, then, the equality of the sexes of which we have heard so much? It appears to be the nearest approach to equality which the present champions or representatives of woman's rights are likely to favor us with.

THE JAPANESE INDEMNITY FUND.

From the San Francisco Alta-Californian.

Reports of Congressional proceedings refer to a joint resolution which has just passed the Senate, directing the Secretary of State to pay certain damages to the owner of the steamer Monitor, out of the Japanese indemnity fund. This brief mention recalls an interesting historical reminiscence, scarcely likely to be quite often revived. In 1863, owing to the jealousy existing between the Mikado (or spiritual Emperor) and Teyoon (or temporal Emperor) of Japan, an edict was issued excluding foreigners from the Empire, with certain exceptions ports; and this arose from the fact that the Teyoon had concluded a treaty of amity with several foreign nations. One of the Daimios, the Prince of Neegata, in his zeal to carry out the anti-foreign policy of the Mikado, fortified his side of the narrow strait of Simono-

saka, through which most of the commerce between China and Japan is compelled to pass. In July, 1863, the Pembroke, an American steamer, plying between Shanghai and Japanese ports, in attempting to pass the strait, was fired upon by a bark and brig flying the Daimio's flag and that of the Teyoon. The Pembroke escaped in the darkness of the night, but was at first reported sunk. Commander McDougal, commanding the United States ship-of-war Wyoming, went up to punish this outrage, and was fired upon by the forts on the Prince of Neegata's territory, but succeeded in sinking or running ashore the vessels which had fired on the Pembroke, as well as a Japanese steamer which had in the meantime reinforced them. Having lost eleven men the Wyoming withdrew, and the forts kept up firing for several days upon any foreign vessel which attempted to pass through the strait, the American bark Monitor being among the number fired upon and damaged. Finally, the English, French, Dutch, and American fleets combined the forts, reduced the hostile territory, and opened the strait of Simono-saka to commerce again. The Prince of Neegata being a feudal lord, the United States Government could only treat with the Mikado and Teyoon, and the Japanese Government came down handsomely with an indemnity of about \$3,000,000. The owners of the Pembroke, who made a direct demand upon the Japanese Government, were paid \$10,000 for the loss of their voyage. The owners of the Monitor claim \$30,000, and this amount will be allowed out of the fund now in the State Department. But, from all the money received by our Government, nothing has ever been paid to the officers and men of the Wyoming by way of prize money, no prize having actually been taken. The usual small pension has been allowed to the survivors of those who were lost, but out of the amount received from the Japanese Government, nothing has been paid to the naval service. It would be but a simple act of justice for Congress to inquire into the circumstances of the case and make such disposition of a portion of the Indemnity Fund as will reward the officers and men of the Wyoming for their gallantry and promptness. The vessels destroyed were practically pirates, but the Japanese Government recognized its responsibility for their nationality, and our Government ought to recognize the agencies of their destruction.

INSURANCE COMPANY OF NORTH AMERICA. JANUARY 1, 1870. Incorporated 1794. Charter Perpetual. CAPITAL \$500,000. ASSETS \$2,783,581. Losses paid since organization \$2,000,000. Receipts of Premiums, 1869 \$1,991,837.45. Interest from Investments, 769 114,696.74. Losses paid, 1869 \$2,106,534.19. \$1,035,386.84.

Statement of the Assets. First Mortgages on City Property \$766,450. United States Government and other Loans 1,129,986. Bonds 65,708. Railroad, Bank and Canal Stocks 247,620. Cash in Bank and on Hand 22,556. Loans on Collateral Security 321,944. Notes Receivable, mostly Marine Premiums 30,367. Accrued Interest 86,190. Premiums in course of transmission 56,190. Unsettled Marine Premiums 10,919. Real Estate, Office of Company, Philadelphia 30,000. Total \$2,783,581.

ASBURY LIFE INSURANCE CO., N. Y. Number of Policies issued by the five largest New York Companies during the first year of their existence: MUTUAL (32 months) 1099. NEW YORK (18 months) 1099. MANHATTAN (11 months) 953. ENKRICHECKER (30 months) 669. EQUITABLE (12 months) 586. During the 31 months of its existence the ASBURY HAS ISSUED 2800 POLICIES, INSURING NEARLY \$6,000,000. Reliable Unobscured Agents wanted throughout the country. Manager for Pennsylvania and Delaware SAMUEL POWERS, Special Agent.

THE PENNSYLVANIA FIRE INSURANCE COMPANY. Incorporated 1825—Charter Perpetual. No. 810 WALNUT STREET, opposite Independence Square. This Company, having known to the community for over forty years, continues to insure against loss or damage by fire on the most liberal terms, and is now insured for a limited time. Also on Furniture, Stock of Goods, and Merchandise generally, on liberal terms. Their Capital, together with a large Surplus Fund, is invested in the most careful manner, which enables them to offer to the insured an undoubted security in the case of loss. Directors: Daniel Smith, Jr., John Devereux, Alexander Benson, Thomas Smith, Isaac H. Wood, Henry Lewis, Thomas Kolins, J. Gillingham Fell, Daniel Hadlock, Jr., DANIEL SMITH, Jr., President, WM. G. CROWLEY, Secretary.

THE ENTERPRISE INSURANCE CO. OF PHILADELPHIA. Office No. 437 WALNUT and WALNUT STREETS. FIRE INSURANCE EXCLUSIVELY. PERPETUAL AND TERM POLICIES ISSUED. Cash Capital (paid up to full) \$200,000. Cash Assets, Jan. 1, 1870 \$224,345.41. Directors: R. Ratchford Starr, J. Livingston Eringer, Naylor Frazier, James L. Oliphant, John M. Atwood, Henry Lewis, Ben T. Frolick, Charles Whelan, John H. Stuart, Thomas H. Montgomery, John H. Brown, M. A. Axtell, F. RATHFORD STARR, President, J. LIVINGSTON ERINGER, Vice-President, ALEX. WINTER, Secretary, JACOB E. PETERSON, Assistant Secretary.

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INSURANCE. DELAWARE MUTUAL SAFETY INSURANCE COMPANY, incorporated by the Legislature of Pennsylvania, 1835. Office southeast corner of THIRD and WALNUT STREETS, PHILADELPHIA. MARINE INSURANCES. On Vessels, Cargo and Freight to all parts of the world. INLAND INSURANCES. On goods by river, canal, lake and land carriage to all parts of the Union. FIRE INSURANCES. Merchandise generally, on Stores, Dwellings, Houses, etc. ASSETS OF THE COMPANY. \$500,000 United States Five Per Cent. Loan, ten-forties \$216,000.00. 100,000 United States Six Per Cent. Loan (lawful money) 107,750.00. 50,000 United States Six Per Cent. Loan, 1851 60,000.00. 800,000 State of Pennsylvania Five Per Cent. Loan 213,000.00. 300,000 City of Philadelphia Six Per Cent. Loan (except from tax) 300,925.00. 100,000 State of New Jersey Six Per Cent. Loan 93,000.00. 20,000 Pennsylvania Railroad Six Per Cent. Mortgage Six Per Cent. Bonds 450.00. 25,000 Pennsylvania Railroad Second mortgage Six Per Cent. Bonds 53,625.00. 25,000 Western Pennsylvania Railroad (Railroad guaranteed) 30,000.00. 20,000 State of Tennessee Five Per Cent. Loan 15,000.00. 7,000 State of Tennessee Six Per Cent. Loan 4,970.00. 15,500 Pennsylvania Railroad Company, 100 shares stock 14,000.00. 5,000 North Pennsylvania Railroad Company, 100 shares stock 3,900.00. 10,000 Philadelphia and Southern Mail Steamship Company, 80 shares stock 7,500.00. \$46,900 Loans on Bond and Mortgage, first liens on City Properties. \$46,900.00. \$1,531,400 Par. Market value, \$1,385,970.00. Real Estate \$25,629.97. Bills Receivable for Insurances made 26,000.00. Balances due at Agencies 258,100.75. Premiums on Marine Policies, Accrued Interest, and other debts due the Company 55,097.96. Stock, Serp., etc., of Mortgage Corporations, \$476. Estimated value 3,740.00. Cash in Bank \$168,218.98. Cash in Drawer 97.92. \$1,501,191.14.

DIRECTORS. Thomas G. Hand, Samuel E. Stokes, John S. Davis, William H. Boulton, Edmund A. Souder, Edward Darlington, Theophilus Paulding, H. Jones Brooks, James Traquair, Edward Lafourcade, Henry Sloan, Jacob Riley, Henry C. Dallett, Jr., Jacob P. Jones, James H. McFarland, William C. Ludwig, Spencer McIlvain, Joseph H. Seal, J. B. Sempit, Phillips, Hugh Craig, A. B. Berper, Pittsburg, John D. Taylor, H. H. Morgan, Pittsburg, George W. Bernston, William C. Honston, THOMAS G. HAND, President, HENRY LYLBURN, Secretary, HENRY BULL Assistant Secretary.

HOMESTEAD LIFE INSURANCE COMPANY. Policies Issued on all the Ordinary Plans, AT LOW RATES OF PREMIUM, With full participation in the Profits. All Policies Non-Forfeitable. Full Cash Surrender Inured on Each Policy. NO RESTRICTIONS AS TO TRAVEL OR RESIDENCE. The form of policy adopted is a plain and simple contract, precise and definite in its terms, and free from ambiguous conditions and restrictions. Special attention is called to the HOMESTEAD PLAN this Company, offering the COMBINED ADVANTAGES OF THE Building Insurance AND OF Life Insurance. Every Policy Holder Secures a House of His Own. Descriptive Pamphlets, with Rates, furnished on application to the Company.

N. W. corner Seventh and Chesnut Sts. PHILADELPHIA. WILLIAM M. SEFFERT, President. LAURENCE MYERS, R. W. DORPHELEY, Vice-President, Secretary. D. HAYES AGNEW, M.D., WILLIAM L. HIRST, Medical Director, Counsel.

1829, CHARTER PERPETUAL 1870. Franklin Fire Insurance Company OF PHILADELPHIA. Office, Nos. 435 and 437 CHESTNUT ST. Assets Jan. 1, '70, \$2,825,731'67. CAPITAL \$800,000.00. ACCRUED SURPLUS AND PREMIUMS \$1,426,731.67. INCOME FOR 1869 \$210,000.00. LOSSES PAID IN 1869 \$210,000.00. Losses paid since 1829 over \$5,500,000. Perpetual and Temporary Policies on Liberal Terms. The Company also issues policies upon the Assets of all kinds of Real Estate, Grounds, Rents, and Mortgages. The "FRANKLIN" has no DISPUTED CLAIMS. Directors: Alfred G. Baker, Alfred Fitcher, Samuel Grant, Thomas Spinks, George W. Richards, William S. Grant, Thomas S. Ellis, George Fales, Gustavus S. Rowan, JESSE LIGHTFOOT, President, GEORGE FALES, Vice-President, JAMES W. McALLISTER, Secretary, TILDORRE M. COLEMAN, Assistant Secretary.

FIRE INSURANCE COMPANY. INCORPORATED MARCH 27, 1835. OFFICE, NO. 34 NORTH FIFTH STREET. INSURE BUILD HOUSEHOLD FURNITURE, AND MERCHANDISE GENERALLY. From Loss by Fire (in the City of Philadelphia only). ASSETS, JANUARY 1, 1870, \$1,572,732'25. TRUSTEES. WM. H. HAMILTON, CHARLES P. BOWER, JOHN C. BARBER, JESSE LIGHTFOOT, GEORGE F. YOUNG, ROBE SHORWATER, JESSE LIGHTFOOT, J. B. SPITZBERG, LEVI P. COATE, M. H. DICKINSON, SAMUEL SPARKS, J. PETER WILLIAMSON, JOSEPH K. SOHLELL, WM. H. HAMILTON, President, SAMUEL SPARKS, Vice-President, WILLIAM T. BULLOCK, Secretary.